

<i>SERFF Tracking Number:</i>	<i>PRLD-128389921</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Principal National Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>UL9/SN72</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>Flexible Premium Universal Life</i>		
<i>Project Name/Number:</i>	<i>UL Protector IV Reprice 2012/</i>		

## Filing at a Glance

Company: Principal National Life Insurance Company

Product Name: Flexible Premium Universal Life SERFF Tr Num: PRLD-128389921 State: Arkansas

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num:

Adjustable Life Closed

Sub-TOI: L09I.001 Single Life

Co Tr Num: UL9/SN72

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: R Grubb

Disposition Date: 05/24/2012

Date Submitted: 05/22/2012

Disposition Status: Approved-

Closed

Implementation Date Requested: 07/23/2012

Implementation Date:

State Filing Description:

## General Information

Project Name: UL Protector IV Reprice 2012

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 05/21/2012

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 05/24/2012

State Status Changed: 05/24/2012

Created By: R Grubb

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: R Grubb

Filing Description:

RE New Submission - Individual Universal Life

New form - Lapse Protection Rider, SN 72

Information regarding illustration use with underlying policy form SN 46

Enclosed for your approval is the rider form referenced above that will be used with previously approved Flexible Premium Universal Life Insurance Policy, SN 46. This form will replace previously approved rider form SN 47, approved by your Department on March 28, 2011.

This submission letter also serves as notification that we are making a change to the illustration status of the underlying

SERFF Tracking Number: PRLD-128389921 State: Arkansas  
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Adjustable Life  
Product Name: Flexible Premium Universal Life  
Project Name/Number: UL Protector IV Reprice 2012/

product, Flexible Premium Universal Life form SN 46. The policy form will change from Illustrated to Non-illustrated effective August 20, 2012. Illustrations will no longer be utilized for marketing this form, or any riders when accompanying this policy form, as of that date.

The submitted rider and underlying product will be marketed by agents and brokers who are duly licensed by Principal National Life Insurance Company. The issue ages for the policy and rider are 0 to 85. Previously approved applications AA 2000 N and AA 1800 N, or AA 648 N, or AA 3406 N, will be used when applying for this policy feature. Our normal underwriting guidelines will apply.

SN 72, Lapse Protection Rider, provides that the policy will not enter a grace period as long as the rider is in force and the lapse protection guarantee is in effect. This rider will not be marketed with an illustration.

- The rider will be included with all new issues of the policy.
- There is no separate charge for this rider; however, sufficient premiums are required to be paid in order for the rider provisions to apply.

For your information, a Statement of Variability for policy form SN 46 and sample data pages demonstrating the issue of the submitted rider are attached under the Supporting Documentation tab. We have bracketed certain items on the Data Pages as variable information because they may change for future issues (but not in-force policies). It is our understanding that changes to the bracketed items for future issues will not require a re-filing of the form. We have also bracketed the officers' signatures to allow for future changes without refiling the forms.

The form enclosed for your review and approval is in final printed form, subject only to minor modification in format, paper size, stock, ink, border, company logo, and adaptation to computer printing. In addition, depending on printer capabilities, the forms may be printed either simplex or duplex.

If you have questions or would like more information, please contact me.

State Narrative:

## Company and Contact

### Filing Contact Information

Rosemary Grubb, Senior Analyst grubb.rosemary@prinipal.com  
711 High Street 800-255-6603 [Phone] 2 [Ext]  
Des Moines, IA 50392-0001 515-235-5494 [FAX]

### Filing Company Information

Principal National Life Insurance Company CoCode: 71161 State of Domicile: Iowa  
711 High Street Group Code: 332 Company Type: Life, Health &

SERFF Tracking Number: PRLD-128389921 State: Arkansas

Filing Company: Principal National Life Insurance Company State Tracking Number:

Company Tracking Number: UL9/SN72

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life

Product Name: Flexible Premium Universal Life

Project Name/Number: UL Protector IV Reprice 2012/

Des Moines, IA 50392-0001 Group Name: Annuities  
(515) 246-7062 ext. [Phone] State ID Number:  
FEIN Number: 34-1022982

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## Filing Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? No

Fee Explanation: \$50 filing fee per form.

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Principal National Life Insurance Company	\$50.00	05/22/2012	59342315

SERFF Tracking Number:	PRLD-128389921	State:	Arkansas
Filing Company:	Principal National Life Insurance Company	State Tracking Number:	
Company Tracking Number:	UL9/SN72		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	Flexible Premium Universal Life		
Project Name/Number:	UL Protector IV Reprice 2012/		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	05/24/2012	05/24/2012

<i>SERFF Tracking Number:</i>	<i>PRLD-128389921</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>Flexible Premium Universal Life</i>		
<i>Project Name/Number:</i>	<i>UL Protector IV Reprice 2012/</i>		

## Disposition

Disposition Date: 05/24/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PRLD-128389921 State: Arkansas

Filing Company: Principal National Life Insurance Company State Tracking Number:

Company Tracking Number: UL9/SN72

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life Adjustable Life

Product Name: Flexible Premium Universal Life

Project Name/Number: UL Protector IV Reprice 2012/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Sample Data Page and Statement of Variability		Yes
Supporting Document	Actuarial Memorandum		No
Form	Lapse Protection Rider		Yes

SERFF Tracking Number: PRLD-128389921 State: Arkansas

Filing Company: Principal National Life Insurance Company State Tracking Number:

Company Tracking Number: UL9/SN72

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life

Adjustable Life

Product Name: Flexible Premium Universal Life

Project Name/Number: UL Protector IV Reprice 2012/

## Form Schedule

### Lead Form Number: SN 72

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	SN 72	Policy/Cont Lapse Protection ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		43.600	SN72.pdf

## **LAPSE PROTECTION RIDER**

This rider is part of Your policy. All policy definitions, provisions, and exceptions apply to this rider unless changed by this rider. The effective date of this rider is the same as the Policy Date. There is no charge to purchase this rider; however, sufficient premiums are required to be paid in order for the rider provisions to apply.

### **LAPSE PROTECTION GUARANTEE**

The Lapse Protection Rider guarantees that your policy will not enter a grace period on any Monthly Date prior to the Policy Maturity Date as long as this rider is in force and the lapse protection guarantee is in effect.

During the first Policy Year, the lapse protection guarantee will be in effect on each Monthly Date if the sum of premiums paid less any Loan Indebtedness is equal to or greater than the sum of the Lapse Protection Guarantee Monthly Premiums since the Policy Date up to and including the current Monthly Date. The Lapse Protection Guarantee Monthly Premium is shown on Your current Data Pages.

After the first Policy Year, the lapse protection guarantee will be in effect on each Monthly Date if the lapse protection value is greater than any Loan Indebtedness on Your policy.

### **LAPSE PROTECTION VALUE**

The lapse protection value on the first policy anniversary is  $A + B - C - D + E + F$  where:

- A is equal to the total of any premiums received since the later of the Policy Date or Reinstatement Date, and before the first policy anniversary, net of the Lapse Protection Premium Expense Charge;
- B is equal to the total of any loan repayments received since the Policy Date and before the first policy anniversary, up to a maximum of C below;
- C is equal to the total of any loans since the Policy Date and before the first policy anniversary;
- D is equal to the total of the Lapse Protection Monthly Policy Charges since the Policy Date;
- E is the Lapse Protection Interest; and
- F is the Loan Account.

If Your policy is reinstated during the first Policy Year, the Reinstatement Date will replace the Policy Date for purposes of determining the Lapse Protection Monthly Policy Charges and Lapse Protection Interest in D and E above.

The lapse protection value on any Monthly Date after the first policy anniversary is  $A + B + C - D - E - F + G + H$  where:

- A is the lapse protection value on the prior Monthly Date, less the Loan Account on the prior Monthly Date;
- B is equal to the total of any premiums received since the prior Monthly Date and before the current Monthly Date, net of the Lapse Protection Premium Expense Charge;
- C is equal to the total of any loan repayments received since the prior Monthly Date and before the current Monthly Date;
- D is equal to the total of any partial surrenders since the prior Monthly Date and before the current Monthly Date;
- E is equal to the total of any loans since the prior Monthly Date and before the current Monthly Date;
- F is the Lapse Protection Monthly Policy Charge;
- G is the Lapse Protection Interest; and
- H is the Loan Account.



## **LAPSE PROTECTION CHARGES AND RATES**

The lapse protection value and the lapse protection charges and rates, as shown on the current Data Pages, are not used in determining the actual Accumulated Value or death benefit provided by the policy.

### Lapse Protection Premium Expense Charge

The Lapse Protection Premium Expense Charge is the charge subtracted from each premium payment resulting in a net premium amount to allocate to the lapse protection value.

### Lapse Protection Interest

The lapse protection interest is calculated using Lapse Protection Interest Rates. Lapse protection interest does not apply to the Loan Account. Lapse protection interest accrues monthly. In the first Policy Year, We apply these rates as if We receive any premium and any changes in policy loan amounts on the Policy Date. After the first Policy Year, We apply these rates as if We receive any premium during the policy month as of the prior Monthly Date.

### Lapse Protection Monthly Policy Charge

The Lapse Protection Monthly Policy Charge is equal to the sum of the following:

1. the Lapse Protection Monthly Policy Issue Charge;
2. the lapse protection cost of insurance as described in the following paragraphs;
3. the cost of any benefits provided by any riders as described in the applicable riders and the current Data Pages; and
4. any additional rate charges as shown on the current Data Pages.

During the first Policy Year, the lapse protection cost of insurance is determined in the same manner as the policy's cost of insurance except:

1. in the calculations of the death benefit and the Net Amount At Risk, the Accumulated Value is replaced with a value that assumes any premiums We receive and any changes in policy loan amounts are effective on the Policy Date and lapse protection interest accrues monthly; and
2. interest on the Loan Account is not recognized; and
3. the cost of insurance rates are replaced with the Lapse Protection Monthly Cost of Insurance Rates shown on the current Data Pages.

After the first Policy Year, the lapse protection cost of insurance is determined in the same manner as the policy's cost of insurance except:

1. in the calculations of the death benefit and the Net Amount At Risk, the Accumulated Value is replaced with the lapse protection value; and
2. the cost of insurance rates are replaced with the Lapse Protection Monthly Cost of Insurance Rates shown on the current Data Pages.

During the first Policy Year, for any month the Monthly Policy Charge is being waived under any rider, the Lapse Protection Guarantee Monthly Premium and the Lapse Protection Monthly Policy Charge are both zero.

After the first Policy Year, for any month the Monthly Policy Charge is being waived under any rider, the Lapse Protection Monthly Policy Charge is zero.

## **CHANGES THAT AFFECT THE LAPSE PROTECTION GUARANTEE**

The lapse protection guarantee will be impacted if:

1. changes are made in the amount, frequency, duration, and/or timing of Your premium payments;
2. Planned Unscheduled Premium is not received within the first Policy Year;
3. You receive a loan or partial surrender;

4. changes are made in Face Amount, Death Benefit Option, Insured, or risk class;
5. You add, delete or modify a rider with a cost; or
6. the policy or this rider is terminated and/or reinstated.

The occurrence of any of the policy activity listed in items 1 through 6 above could result in the Lapse Protection Rider guaranteeing coverage to a date other than the Lapse Protection Coverage Date shown on the current Data Pages.

The lapse protection charges and rates, shown on the current Data Pages will be different if any of the policy activity specified in items 4 through 6 above occurs. We will send You revised Data Pages which reflect any of these changes. The provisions of the revised Data Pages shall control over any conflicting provisions in previously issued Data Pages. Also, as a result of a change, an additional premium may be required on the date of the change in order for the lapse protection guarantee to be in effect.

### **IMPACT TO POLICY PROVISIONS**

The following policy provisions are replaced by this rider.

### **CONTINUATION OF INSURANCE**

This policy will continue in force, even If You do not make a premium or loan payment, as long as the Net Surrender Value is sufficient to pay the Monthly Policy Charge which is due on the Monthly Date. If the Net Surrender Value is not sufficient and the lapse protection guarantee is not in effect, the Grace Period provision will then apply.

### **GRACE PERIOD**

On the Policy Date, and each Monthly Date thereafter, We deduct a Monthly Policy Charge. When the Net Surrender Value is insufficient to cover the Monthly Policy Charge and the lapse protection guarantee is not in effect, Your policy will enter a 61-day grace period. The 61-day grace period begins when We mail a notice of impending policy termination to You. This notice will be sent to Your last address known to Us. If by the end of the grace period We have not received the minimum payment, Your policy terminates as of the end of the grace period.

During the first Policy Year, the minimum payment is equal to three Lapse Protection Guarantee Monthly Premiums.

After the first Policy Year, the minimum payment is equal to the lesser of the shortfall for the Monthly Policy Charge test or the shortfall for the lapse protection test.

Shortfall for the Monthly Policy Charge test is [A plus B] divided by C where:

- A is the amount by which the surrender charge is more than the Net Accumulated Value on the Monthly Date at the start of the grace period before the Monthly Policy Charge is deducted;
- B is three Monthly Policy Charges;
- C is 1.0 minus the Guaranteed Maximum Premium Expense Charge percentage.

Shortfall for the lapse protection test is [A plus B] divided by C where:

- A is the amount by which the lapse protection value less any Loan Indebtedness on the Monthly Date at the start of the grace period is less than zero;
- B is three Lapse Protection Monthly Policy Charges;
- C is 1.0 minus the greater of the Lapse Protection Premium Expense Charge Percentage applicable to premium received up to and including the Lapse Protection Target Premium or the Lapse Protection Premium Expense Charge Percentage applicable to premium in excess of the Lapse Protection Target Premium.

If the Insured dies during a grace period, We will pay the death proceeds to the beneficiary(ies) subject to the Death Proceeds section.

The following rider provisions apply in addition to the corresponding provisions in the policy.

### **REINSTATEMENT OF THE LAPSE PROTECTION RIDER**

The Lapse Protection Rider may be reinstated at the time of policy reinstatement if application for reinstatement is received in Our Home Office during the Lapse Protection Reinstatement Period as shown on the Data Pages. In order to reinstate the Lapse Protection Rider along with the policy, We will require a minimum payment at the time of policy reinstatement of the lesser of (1) the amount required in the Reinstatement provision of the policy or (2) the amount described below.

During the first Policy Year, the minimum payment is equal to five Lapse Protection Guarantee Monthly Premiums.

After the first Policy Year, the minimum payment is [A plus B] divided by C where:

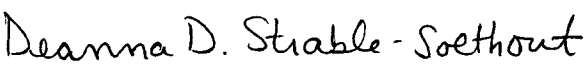
- A is the amount by which the lapse protection value less any Loan Indebtedness on the Monthly Date at the start of the grace period is less than zero;
- B is three Lapse Protection Monthly Policy Charges;
- C is 1.0 minus the greater of the Lapse Protection Premium Expense Charge Percentage applicable to premium received up to and including the Lapse Protection Target Premium or the Lapse Protection Premium Expense Charge Percentage applicable to premium in excess of the Lapse Protection Target Premium.

The Lapse Protection Rider will not be reinstated if the application for reinstatement is received in Our Home Office after the Lapse Protection Reinstatement Period as shown on the current Data Pages.

### **TERMINATION**

This rider terminates on the first of:

- 1. termination of Your policy;
- 2. the Policy Maturity Date; or
- 3. Our receipt of Your Notice to cancel this rider. The cancellation will be effective on the Monthly Date on or next following the date We receive the request. We may require that You send Your policy to Our Home Office to record the cancellation.

  
President

Principal National Life Insurance Company  
Des Moines, Iowa 50392-0001

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Flesch Certification		
<b>Comments:</b>		
Attached is a Readability Certificate for the submitted form.		
We certify that the forms in this submission meet the provision of Rule and Regulation 19 regarding unfair sex discrimination in the sale of insurance, as well as all applicable requirements of the Department.		
We have reviewed our issue procedures and assure you that we are in compliance with and provide the Life and Health guaranty notice required by Regulation 49.		
We have reviewed our procedures and assure you that we are in compliance with and provide the notice required by Arkansas Code Ann. 23-79-138.		
<b>Attachment:</b>		
AR Readability cert.pdf		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Application		
<b>Comments:</b>		
Application forms AA 2000 N, AA 1800 N, AA 648 N and AA 3406N approved by your department on October 24, 2008, will be used with the submitted form.		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Health - Actuarial Justification		
<b>Bypass Reason:</b> Not applicable to this individual life product filing.		
<b>Comments:</b>		

	Item Status:	Status

SERFF Tracking Number: PRLD-128389921 State: Arkansas  
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Adjustable Life  
Product Name: Flexible Premium Universal Life  
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Date:

**Bypassed - Item:** Outline of Coverage  
**Bypass Reason:** Not applicable to this individual life product filing.  
**Comments:**

Item Status:

Status

Date:

**Satisfied - Item:** Sample Data Page and Statement  
of Variability

**Comments:**

Attached is a sample data page demonstrating the issue of submitted rider form SN 72 along with a Statement of Variability.

**Attachments:**

SN 46-1 with SN 72 Annotated.pdf  
SN 46 with SN 72 Statement of Variability.pdf

Item Status:

Status

Date:

**Satisfied - Item:** Actuarial Memorandum

**Comments:**

Attached is an Actuarial Memorandum for the submitted form.

**Attachment:**

PNL\_SN 72\_UL9V1\_Rider Actrl Memo\_Std State\_LPR.pdf



## ARKANSAS CERTIFICATION

### PRINCIPAL NATIONAL LIFE INSURANCE COMPANY

RE: SN 72

This is to certify that the submitted forms have achieved a Flesch Reading Ease Score as noted below and comply with the requirement of Arkansas Statute Annotated 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

**FORM NAME**  
Lapse Protection Rider

**FORM NUMBER**  
SN 72

**FLESCH SCORE**  
43.6

A handwritten signature in black ink, appearing to read "Jeff Hostetter", written in a cursive style.

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Jeff Hostetter  
Assistant Director, Individual Product Management

5-21-2012  
Date



Principal National Life  
Insurance Company  
Des Moines, Iowa 50392-0001

## DATA PAGES

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### Flexible Premium Universal Life

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#### POLICY DATA

**Policy Number:** [Sample] 1.  
**Owner(s):** [John Doe] 2.  
For additional owners or subsequent ownership changes, see application or letter(s) of acknowledgement.  
**Insured's Name:** [John Doe] 3.  
**Insured's Risk Class:** [Standard Nontobacco] 4.  
5.  
**Insured's Age and Gender:** [35, Male] 6.  
  
**Policy Date:** [July 1, 2012] 7.  
8.  
**Policy Maturity Date:** [June 30, 2098] 9.  
**Lapse Protection Coverage Date:** [June 30, 2098] 10.  
**Lapse Protection Guarantee Monthly Premium:** [\$6.21] 11.  
Applicable during the first Policy Year only. Refer to the Lapse Protection Rider for a detailed explanation.  
**Face Amount:** [\$50,000] 12.  
**Death Benefit Option:** Option [1] 13.  
  
**Life Insurance Qualification Test:** [Cash Value Accumulation Test] 14.  
  
**Loan Indebtedness on Policy Date:** [\$0.00] 15.

#### PLANNED PREMIUMS:

Issue Premium: [\$1,000.00] 16.  
Planned Unscheduled Premium: [\$0.00] 17.  
Planned Periodic Premium: [\$1,000.00] 18.  
Planned Periodic Premium Duration to: [June 30, 2098] 19.  
Planned Periodic Premium Frequency: [Annual] 20.

For this policy to provide life insurance protection on the Insured until the Policy Maturity Date sufficient premiums must be paid. You may have to pay more than the Planned Premiums shown above to keep this policy and coverage in force until the Policy Maturity Date, and to keep any additional benefit riders in force. Any changes made to Your policy and/or the amount, frequency and timing of premium payments may have a direct impact on the policy's values and guarantees. Refer to the contract for a detailed explanation.

21.

The Lapse Protection Rider guarantees coverage to the Lapse Protection Coverage Date shown above assuming all of the following conditions are met:

1. On each Monthly Date during the first Policy Year, the sum of premiums received less any Loan Indebtedness is equal to or greater than the sum of the Lapse Protection Guarantee Monthly Premiums;
2. The Issue Premium is received during the application process and/or received upon delivery and acceptance of this policy;
3. The Planned Unscheduled Premium is received within the first Policy Year;
4. The Planned Periodic Premium is received at the frequency and for the duration shown above by the payment date as shown on Your reminder notice;
5. No subsequent policy loans or partial surrenders are taken;
6. No subsequent changes are made in Face Amount, Death Benefit Option, Insured, or risk class(es);
7. No rider with a cost is subsequently added, deleted or modified; and
8. The policy or Lapse Protection Rider has not been terminated and/or reinstated.

If any of the above conditions are not met, the lapse protection guarantee may not continue to the Lapse Protection Coverage Date.

Any changes made to Your policy including but not limited to the amount, frequency, duration, or timing of premium payments will have a direct impact on the policy's values and lapse protection guarantee. Your policy will enter a grace period if the Net Surrender Value is insufficient to cover the Monthly Policy Charge and the lapse protection guarantee is not in effect as described in the Lapse Protection Rider.

The Guaranteed Minimum Interest Crediting Rate is 2%.

The Guaranteed Minimum Loan Crediting Rate on the Loan Account is 2%.

The Guaranteed Maximum Loan Interest Charge: The fixed loan interest charge is a maximum of 4% in all Policy Years to the Insured's Attained Age 121. On or after the Insured's Attained Age 121, the fixed loan interest charge is a maximum of 2%.



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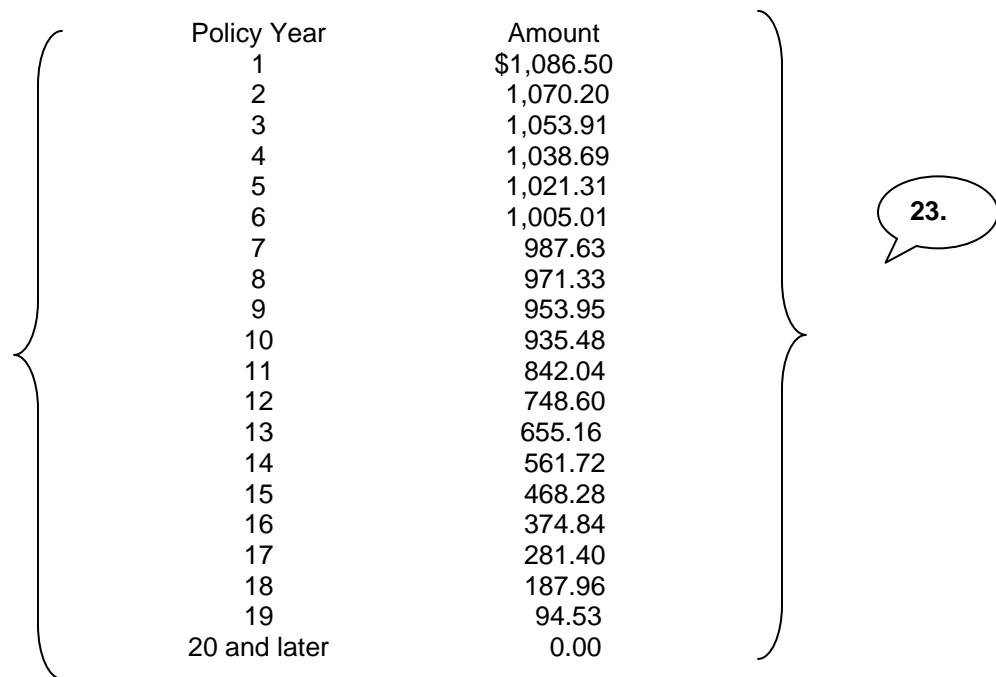
## CHARGES AND LIMITS

- Guaranteed Maximum Surrender Charges per policy.

A surrender charge will be deducted from Your policy's Accumulated Value if this policy is surrendered in full for its Net Surrender Value or if this policy terminates within 19 years from issue or Face Amount increase. Any Face Amount increase will have its own surrender charge and surrender charge period. A Face Amount decrease will not decrease the Guaranteed Maximum Surrender Charges. The Guaranteed Maximum Surrender Charges do not exceed the maximum charges allowed by state law. Maximum charges allowed by state law are based on the mortality table used as the basis for the guaranteed maximum cost of insurance rates and a nonforfeiture interest rate of 4%.

The Guaranteed Maximum Surrender Charge for each Policy Year is shown in the table below, subject to adjustment for any Face Amount increases that are described in the Adjustment Options section of this policy.

Policy Year	Amount
1	\$1,086.50
2	1,070.20
3	1,053.91
4	1,038.69
5	1,021.31
6	1,005.01
7	987.63
8	971.33
9	953.95
10	935.48
11	842.04
12	748.60
13	655.16
14	561.72
15	468.28
16	374.84
17	281.40
18	187.96
19	94.53
20 and later	0.00



- The Guaranteed Maximum Premium Expense Charge is [18.0%] of premium received in each Policy Year. **24.**
- The Guaranteed Maximum Monthly Administration Charge, deducted on a monthly basis, is [\$12.50]. **25.**
- The Guaranteed Maximum Monthly Policy Issue Charge, deducted on a monthly basis, is [\$0.35] per \$1,000 of Face Amount in all Policy Years. **26.**
- The Minimum Face Amount: [\$50,000] **27.**
- The Minimum Face Amount Increase: [\$50,000] **28.**
- The Minimum Partial Surrender Amount: \$500

## TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES

### Monthly Rates Per \$1,000.00 of Net Amount At Risk

Insured's Attained Age	Monthly Rate	Insured's Attained Age	Monthly Rate	Insured's Attained Age	Monthly Rate	Insured's Attained Age	Monthly Rate
35	0.09083	58	0.62083	81	6.59417	104	49.11167
36	0.09583	59	0.67833	82	7.35083	105	52.54917
37	0.10000	60	0.74667	83	8.17583	106	56.37083
38	0.10750	61	0.83083	84	9.09917	107	60.64083
39	0.11417	62	0.93417	85	10.14417	108	65.43833
40	0.12167	63	1.05000	86	11.31917	109	70.86250
41	0.13167	64	1.17167	87	12.62250	110	77.04000
42	0.14417	65	1.30000	88	14.04417	111	83.33333
43	0.15833	66	1.43083	89	15.57250	112	83.33333
44	0.17500	67	1.56333	90	17.20000	113	83.33333
45	0.19417	68	1.70667	91	18.76167	114	83.33333
46	0.21250	69	1.85500	92	20.42417	115	83.33333
47	0.23250	70	2.03500	93	22.21667	116	83.33333
48	0.24417	71	2.23750	94	24.15500	117	83.33333
49	0.25833	72	2.50333	95	26.24417	118	83.33333
50	0.27750	73	2.78583	96	28.20583	119	83.33333
51	0.30000	74	3.08333	97	30.35167	120	83.33333
52	0.33083	75	3.41000	98	32.70833		
53	0.36417	76	3.76833	99	35.30333		
54	0.40667	77	4.18583	100	38.17500		
55	0.46000	78	4.67667	101	40.53000		
56	0.51333	79	5.24750	102	43.11750		
57	0.57167	80	5.87417	103	45.96667		

29.

[Basis of Values: Guaranteed maximum cost of insurance rates are based on the 2001 CSO Mortality Table, age nearest birthday, with distinction for the Insured's Gender and tobacco status.] **30.**

2001 CSO Nonsmoker Mortality Table shall be used for Nontobacco risk class. 2001 CSO Smoker Mortality Table shall be used for Tobacco risk class.

**31.**

## TABLE OF APPLICABLE PERCENTAGES FOR DEATH BENEFIT OPTIONS

This policy complies with Section 7702 of the Internal Revenue Code under the [Cash Value Accumulation Test], which requires that the total death benefit is greater than or equal to the Accumulated Value multiplied by the applicable percentage from the following table.

Insured's Attained Age	Percentage of Accumulated Value	Insured's Attained Age	Percentage of Accumulated Value	Insured's Attained Age	Percentage of Accumulated Value
35	489.05	64	190.82	93	111.96
36	472.19	65	185.77	94	110.94
37	455.94	66	180.96	95	109.87
38	440.24	67	176.36	96	108.72
39	425.13	68	171.95	97	107.35
40	410.56	69	167.72	98	105.62
41	396.53	70	163.64	99	103.30
42	383.03	71	159.73	100	101.00
43	370.06	72	155.99	101	101.00
44	357.62	73	152.45	102	101.00
45	345.69	74	149.09	103	101.00
46	334.26	75	145.89	104	101.00
47	323.28	76	142.85	105	101.00
48	312.75	77	139.94	106	101.00
49	302.56	78	137.19	107	101.00
50	292.71	79	134.59	108	101.00
51	283.21	80	132.15	109	101.00
52	274.07	81	129.87	110	101.00
53	265.31	82	127.74	111	101.00
54	256.91	83	125.74	112	101.00
55	248.88	84	123.87	113	101.00
56	241.23	85	122.12	114	101.00
57	233.93	86	120.48	115	101.00
58	226.95	87	118.97	116	101.00
59	220.24	88	117.58	117	101.00
60	213.79	89	116.30	118	101.00
61	207.62	90	115.12	119	101.00
62	201.73	91	114.04	120	101.00
63	196.13	92	112.99	121+	101.00

32.

## RIDER DATA

### SN 72 Lapse Protection Rider

Effective Date:

[July 1, 2012] **33.**

Lapse Protection Reinstatement Period:

Within [60 days] after the date of policy termination and prior to the Insured's Attained Age 121. **34.**

### LAPSE PROTECTION CHARGES, TARGET PREMIUM, RATES, AND FACTORS

(Used for the lapse protection value only)

#### Lapse Protection Premium Expense Charge

The Lapse Protection Premium Expense Charge is the sum of two amounts. The first amount equals the applicable percentage below multiplied by premium received up to and including the Lapse Protection Target Premium in each Policy Year. The second amount equals the applicable percentage below multiplied by premium received in excess of the Lapse Protection Target Premium in each Policy Year. For purposes of determining the Lapse Protection Premium Expense Charge only, the first Policy Year will be considered to begin on the Policy Date and end 20 days prior to the first policy anniversary. Subsequent Policy Years will be considered to be the one-year period beginning 20 days prior to a policy anniversary and ending 20 days prior to the following policy anniversary.

**Lapse Protection Premium Expense Charge Percentage for premium received up to and including Lapse Protection Target Premium in all Policy Years: 0.00% 35.**

#### Lapse Protection Premium Expense Charge Percentage Premium received in excess of Lapse Protection Target Premium

Policy Year	Percentage	Policy Year	Percentage	Policy Year	Percentage	Policy Year	Percentage
1	5.05%	23	0.00%	45	0.00%	67	0.00%
2	1.50%	24	0.00%	46	0.00%	68	0.00%
3	1.50%	25	0.00%	47	0.00%	69	0.00%
4	1.50%	26	0.00%	48	0.00%	70	0.00%
5	1.50%	27	0.00%	49	0.00%	71	0.00%
6	1.50%	28	0.00%	50	0.00%	72	0.00%
7	1.50%	29	0.00%	51	0.00%	73	0.00%
8	1.50%	30	0.00%	52	0.00%	74	0.00%
9	1.50%	31	0.00%	53	0.00%	75	0.00%
10	1.50%	32	0.00%	54	0.00%	76	0.00%
11	0.00%	33	0.00%	55	0.00%	77	0.00%
12	0.00%	34	0.00%	56	0.00%	78	0.00%
13	0.00%	35	0.00%	57	0.00%	79	0.00%
14	0.00%	36	0.00%	58	0.00%	80	0.00%
15	0.00%	37	0.00%	59	0.00%	81	0.00%
16	0.00%	38	0.00%	60	0.00%	82	0.00%
17	0.00%	39	0.00%	61	0.00%	83	0.00%
18	0.00%	40	0.00%	62	0.00%	84	0.00%
19	0.00%	41	0.00%	63	0.00%	85	0.00%
20	0.00%	42	0.00%	64	0.00%	86	0.00%
21	0.00%	43	0.00%	65	0.00%		
22	0.00%	44	0.00%	66	0.00%		

### Table Of Lapse Protection Target Premiums

36.

Policy Year	Lapse Protection Target Premium	Policy Year	Lapse Protection Target Premium	Policy Year	Lapse Protection Target Premium
1	\$391.00	30	\$609.04	59	\$1,816.92
2	\$391.00	31	\$674.90	60	\$1,949.37
3	\$391.00	32	\$741.54	61	\$2,088.05
4	\$391.00	33	\$808.93	62	\$2,214.57
5	\$391.00	34	\$881.40	63	\$2,349.07
6	\$391.00	35	\$956.34	64	\$2,492.16
7	\$391.00	36	\$1,047.04	65	\$2,644.34
8	\$391.00	37	\$1,148.26	66	\$1,155.85
9	\$391.00	38	\$1,280.88	67	\$1,209.73
10	\$391.00	39	\$1,420.34	68	\$1,267.07
11	\$391.00	40	\$1,566.58	69	\$1,328.01
12	\$391.00	41	\$1,725.87	70	\$1,392.75
13	\$391.00	42	\$1,898.90	71	\$1,460.56
14	\$391.00	43	\$2,098.93	72	\$1,532.54
15	\$391.00	44	\$2,331.42	73	\$1,608.93
16	\$391.00	45	\$2,598.33	74	\$1,689.98
17	\$391.00	46	\$2,887.48	75	\$1,775.91
18	\$391.00	47	\$3,214.33	76	\$1,866.95
19	\$391.00	48	\$3,552.07	77	\$1,963.43
20	\$391.00	49	\$3,913.25	78	\$2,065.60
21	\$391.00	50	\$4,309.56	79	\$2,173.83
22	\$391.00	51	\$4,747.83	80	\$2,288.34
23	\$391.00	52	\$5,228.21	81	\$2,409.53
24	\$391.00	53	\$5,746.42	82	\$2,537.71
25	\$391.00	54	\$6,294.42	83	\$2,673.24
26	\$391.00	55	\$6,864.48	84	\$2,816.57
27	\$433.93	56	\$1,456.62	85	\$2,967.97
28	\$487.01	57	\$1,571.62	86	\$3,121.19
29	\$546.55	58	\$1,691.17		

### Lapse Protection Monthly Policy Issue Charge

The Lapse Protection Monthly Policy Issue Charges shown in the following Table applies.

**Table Of Lapse Protection Monthly Policy Issue Charge**  
**Monthly Rates Per \$1,000.00 of Face Amount at issue or Face Amount increase**

Policy Year	Monthly Policy Issue Charge
[1+	\$0.00]

37.

## Lapse Protection Monthly Cost Of Insurance Rates

The Lapse Protection Monthly Cost Of Insurance Rates shown in the following Table applies.

**Table Of Lapse Protection Monthly Cost Of Insurance Rates**  
**Monthly Rates Per \$1,000.00 of lapse protection Net Amount at Risk**

Policy Year	Monthly Cost of Insurance Rate	Policy Year	Monthly Cost of Insurance Rate	Policy Year	Monthly Cost of Insurance Rate
1	0.05318	31	1.15922	60	3.39746
2	0.06421	32	1.27462	61	3.64492
3	0.07726	33	1.39151	62	3.87137
4	0.09030	34	1.51740	63	4.11283
5	0.10134	35	1.64778	64	4.37052
6	0.11438	36	1.80589	65	4.64553
7	0.12642	37	1.98274	66	1.99457
8	0.13846	38	2.21503	67	2.08882
9	0.15251	39	2.46006	68	2.18923
10	0.16956	40	2.71783	69	2.29609
11	0.14312	41	2.99958	70	2.40979
12	0.16261	42	3.30681	71	2.52904
13	0.18434	43	3.66349	72	2.65584
14	0.20607	44	4.08012	73	2.79063
15	0.22630	45	4.56119	74	2.93390
16	0.24578	46	5.08573	75	3.08610
17	0.26751	47	5.68294	76	3.24766
18	0.29224	48	6.30489	77	3.41924
19	0.32146	49	6.97554	78	3.60135
20	0.35369	50	7.71813	79	3.79475
21	0.39190	51	8.54765	80	3.99988
22	0.43461	52	9.46708	81	4.21757
23	0.48182	53	10.47118	82	4.44847
24	0.53053	54	11.54723	83	4.69338
25	0.58148	55	12.68247	84	4.95320
26	0.66841	56	2.52453	85	5.22862
27	0.74334	57	2.72738	86	5.50833
28	0.83476	58	2.93882		
29	0.93742	59	3.16187		
30	1.04532				

38.

## Monthly Lapse Protection Interest Rates

The Monthly Lapse Protection Interest Rates shown in the following Table applies.

**Table Of Monthly Lapse Protection Interest Rates**

Policy Year	Monthly Lapse Protection Interest Rates	Policy Year	Monthly Lapse Protection Interest Rates	Policy Year	Monthly Lapse Protection Interest Rates
1	0.383474500%	31	0.383474500%	60	0.383474500%
2	0.383474500%	32	0.383474500%	61	0.383474500%
3	0.383474500%	33	0.383474500%	62	0.383474500%
4	0.383474500%	34	0.383474500%	63	0.383474500%
5	0.383474500%	35	0.383474500%	64	0.383474500%
6	0.383474500%	36	0.383474500%	65	0.383474500%
7	0.383474500%	37	0.383474500%	66	0.383474500%
8	0.383474500%	38	0.383474500%	67	0.383474500%
9	0.383474500%	39	0.383474500%	68	0.383474500%
10	0.383474500%	40	0.383474500%	69	0.383474500%
11	0.383474500%	41	0.383474500%	70	0.383474500%
12	0.383474500%	42	0.383474500%	71	0.383474500%
13	0.383474500%	43	0.383474500%	72	0.383474500%
14	0.383474500%	44	0.383474500%	73	0.383474500%
15	0.383474500%	45	0.383474500%	74	0.383474500%
16	0.383474500%	46	0.383474500%	75	0.383474500%
17	0.383474500%	47	0.383474500%	76	0.383474500%
18	0.383474500%	48	0.383474500%	77	0.383474500%
19	0.383474500%	49	0.383474500%	78	0.383474500%
20	0.383474500%	50	0.383474500%	79	0.383474500%
21	0.383474500%	51	0.383474500%	80	0.383474500%
22	0.383474500%	52	0.383474500%	81	0.383474500%
23	0.383474500%	53	0.383474500%	82	0.383474500%
24	0.383474500%	54	0.383474500%	83	0.383474500%
25	0.383474500%	55	0.383474500%	84	0.383474500%
26	0.383474500%	56	0.383474500%	85	0.383474500%
27	0.383474500%	57	0.383474500%	86	0.383474500%
28	0.383474500%	58	0.383474500%		
29	0.383474500%	59	0.383474500%		
30	0.383474500%				

39.

**SN 52      Accelerated Benefits Rider**

**Effective Date:** [July 1, 2012] **33.**  
**Maximum Administrative Fee:** \$150  
**Accelerated Benefits Cap Maximum:** \$1,000,000

**SN 49      Children Term Insurance Rider**

**Effective Date:** [July 1, 2012] **33.**  
**Number of Units:** [5 units] **40.**  
**Insurance Benefit:** [\$5,000] **41.**  
**Expiration Date:** To Insured's Attained Age 65  
**Annual Cost of Insurance Rate per Unit:** [\$6.35]  
**Risk Class:** [Standard] **42.**  
**Minimum number of units:** [5 units]  
**Maximum number of units:** 1 unit for each \$5,000 of policy face amount up to \$25,000 per insured child.

43.

**SN 51      Cost of Living Increase Rider**

**Effective Date:** [July 1, 2012] **33.**  
**Expiration Date:** [June 30, 2032] **44.**  
**Minimum Cost of Living Increase:** \$1,000  
**Maximum Cost of Living Increase:** \$100,000  
**Maximum COL Percentage Increase:** 30% of Cost of Living Base  
**Cost of Living Base:** [\$50,000] **45.**

**SN 53      Extended Coverage Rider**

**Effective Date:** [July 1, 2012] **33.**

**SN 50      Salary Increase Rider**

**Effective Date:** [July 1, 2012] **33.**  
**Expiration Date:** To Insured's Attained Age 65  
**Salary Review Date:** [July 1] **46.**  
**Multiplier:** [2.00000] **47.**  
**Maximum Increase Percentage:** [20% ] **48.**  
**Maximum Increase Amount:** [\$30,000] **49.**  
**Maximum Lifetime Increase Amount:** [\$1,000,000] **50.**  
  
**Charge per month:** [\$0.00] **51.**

52.



**SN 54      Waiver of Monthly Policy Charge Rider****Effective Date:** [July 1, 2012] **33.****Termination:** To Insured's Attained Age 65 unless a waiver period is in effect**Guaranteed Maximum Cost of Waiver Rates**  
**Monthly rates per \$1,000.00 of Net Amount at Risk**

Insured's Attained Age	Monthly Rate	Insured's Attained Age	Monthly Rate
35	0.09083	50	0.27750
36	0.09583	51	0.30000
37	0.10000	52	0.33083
38	0.10750	53	0.36417
39	0.11417	54	0.40667
40	0.12167	55	0.46000
41	0.13167	56	0.51333
42	0.14417	57	0.57167
43	0.15833	58	0.62083
44	0.17500	59	0.67833
45	0.19417	60	0.74667
46	0.21250	61	0.83083
47	0.23250	62	0.93417
48	0.24417	63	1.05000
49	0.25833	64	1.17167

53.

The Guaranteed Maximum Cost of Waiver Rates above are based on a waiver rating of [1.0] times standard rates. **54.**

These Data Pages Prepared On: [July 1, 2012] **55.**

*Deanna D. Strable - Soethout*  
President

Principal National Life Insurance Company  
Des Moines, Iowa 50392-0001

**Statement of Variability**  
**SN 46 et al**

The variability for bracketed items in the above-referenced forms are provided below. This Statement of Variability reflects bracketing of items that will vary based upon policy specific information. In addition, this Statement of Variability also reflects bracketing of items that Principal National Life Insurance Company might vary within the range provided for future issues without requiring a re-filing. We have bracketed these items so we may more quickly respond to changes in the market, in company experience, or in the regulatory environment. Any changes made in such items will be determined based on sound actuarial practice and administered in a uniform and non-discriminatory manner. Such variable information will not be changed for issued policies, only for new issues.

**All forms which include an officer signature(s):**

Company officer signature and title are bracketed to allow for future changes to the officer signature and/or officer title without refiling the forms for state approval.

**SN 46-1, Page 3**

1. Prints policy number.
2. Prints owner's name.
3. Prints insured's name.
4. Prints insured's risk class.
5. The following lines print when the policy is issued under our special underwriting programs:  
Special Underwriting Program\*  
\*Cost of insurance rates for this policy reflect the special underwriting program and are higher than the rates associated with the Insured's risk class.
6. Prints insured's age and gender (if unisex rate basis, prints 'unisex').
7. Prints Policy Date.
8. The following line prints on an adjustment data page:  
**Reinstatement or Adjustment Date:** [Date]
9. Prints Policy Maturity Date based on insured's age 121.
10. Prints one of the following:
  - the date guaranteed coverage under the Lapse Protection Rider will end based on the plan details and no future policy or premium changes.
  - If the Lapse Protection Rider is not providing lapse protection coverage, the text "Lapse protection guarantee is not in effect." prints instead of a date.
  - If the Lapse Protection Rider has terminated prints: "Lapse Protection Rider is terminated."
11. Prints amount of premium as long as the Lapse Protection Rider has not terminated.
12. Prints the policy Face Amount.
13. Prints Option 1, Option 2, or Option 3.
14. Prints Cash Value Accumulation Test or Guideline Premium Test.
15. Prints amount of Loan Indebtedness on the Policy Date. Print for new issues only.
16. Prints amount of Issue Premium. Prints for new issues only.
17. Prints amount of Planned Unscheduled Premium. Prints for new issues only.
18. Prints amount of planned periodic premium.
19. Prints date based on chosen time period client plans to pay the planned periodic premium.
20. Prints chosen planned premium frequency.
21. If the Lapse Protection Rider is not guaranteeing coverage, the following paragraph prints on an adjustment data page:

**The Lapse Protection Rider is currently not guaranteeing coverage as the lapse protection guarantee is not in effect.** Consult Your agent or Our Home Office for more information on the premium required to guarantee coverage.

**SN 46-1, Page 3-1**

22. Prints when Lapse Protection Rider is present.

**SN 46-1, Page 3-2**

23. Prints surrender charges for policy based on insured's characteristics and plan details. The company may revise the surrender charges per \$1000 for future issues within the following range: \$0 to the SNFL maximum.
24. The company may revise the Guaranteed Maximum Premium Expense Charge for future issues within the following range: 0% thru 200% of the current 18.0% charge.
25. The Guaranteed Maximum Monthly Administration Charge is currently \$12.50. The company may revise the guaranteed maximum monthly administration charge for future issues within the following range: 0% thru 200% of the current charge.
26. Prints Guaranteed Maximum Monthly Policy Issue Charge for policy based on insured's characteristics and plan details. The company may revise the maximum policy issue charge for future issues within the following range: \$0.00 to \$3.00.
27. Full Underwriting, ages 0-19: prints \$25,000.  
Full Underwriting, ages 20+: prints \$50,000.  
For guaranteed issue and other underwriting programs: prints \$100,000.
28. Prints \$50,000, except prints \$10,000 if issued under our guaranteed issue underwriting program.

**SN 46-1, Page 3-3**

29. Applicable guaranteed maximum cost of insurance rates print here.
30. The sample data page shows the language that prints when issued to an insured age 16+ on sex-distinct policies. Alternate paragraphs are as follows:

Insureds age 16+ unisex:

Basis of Values: Guaranteed maximum cost of insurance rates are based on the 2001 CSO Mortality Table (80), age nearest birthday, with distinction for the Insured's tobacco status.

Insureds ages 0-15 sex distinct:

Basis of Values: For ages 0-15, guaranteed maximum cost of insurance rates are based on the 2001 CSO Composite Mortality Table, age nearest birthday, with distinction for the Insured's gender.

For ages 16 and above, guaranteed maximum cost of insurance rates are based on the 2001 CSO Mortality Table, age nearest birthday, with distinction for the Insured's gender and tobacco status. 2001 CSO Nonsmoker Mortality Table shall be used for Nontobacco risk class. 2001 CSO Smoker Mortality Table shall be used for Tobacco risk class.

Insureds ages 0-15 unisex:

Basis of Values: For ages 0-15, guaranteed maximum cost of insurance rates are based on the 2001 CSO Composite Mortality Table (80), age nearest birthday.

For ages 16 and above, guaranteed maximum cost of insurance rates are based on the 2001 CSO Mortality Table (80), age nearest birthday, with distinction for the Insured's tobacco status. 2001 CSO Nonsmoker Mortality Table shall be used for Nontobacco risk class. 2001 CSO Smoker Mortality Table shall be used for Tobacco risk class.

31. The following additional paragraph prints if the policy is issued with a substandard table rating or issued under our guaranteed issue or simplified issue underwriting programs:

Your policy has been issued in a rate class that is a percentage above standard. Your guaranteed maximum cost of insurance rates reflect this rate class.

The following additional paragraph or paragraphs print if the policy is issued with a permanent and/or temporary flat extra charge:

**Additional Rate Charges:**

Your policy has an additional annual rate charge per thousand of Face Amount of: \$xx.xx. This charge will automatically end on the later of Your 20<sup>th</sup> policy anniversary or Attained Age 65.

Your policy has an additional annual rate charge per thousand of Face Amount of: \$xx.xx. This charge will automatically end on: [Date].

**SN 46-1, Page 3-4**

32. Table prints percentages necessary to comply with Section 7702 of the Internal Revenue Code. Prints the Cash Value Accumulation Test Table (shown on the sample Data Pages) or the Guideline Premium Test Table below (age 35 example). The Cash Value Accumulation Table varies by the insured's characteristics.

This policy complies with Section 7702 of the Internal Revenue Code under the Guideline Premium Test, which requires that the total death benefit is greater than or equal to the Accumulated Value multiplied by the applicable percentage from the following table.

Insured's Attained Age	Percentage of Accumulated Value	Insured's Attained Age	Percentage of Accumulated Value	Insured's Attained Age	Percentage of Accumulated Value
35	250.00	64	122.00	93	102.00
36	250.00	65	120.00	94	101.00
37	250.00	66	119.00	95	101.00
38	250.00	67	118.00	96	101.00
39	250.00	68	117.00	97	101.00
40	250.00	69	116.00	98	101.00
41	243.00	70	115.00	99	101.00
42	236.00	71	113.00	100	101.00
43	229.00	72	111.00	101	101.00
44	222.00	73	109.00	102	101.00
45	215.00	74	107.00	103	101.00
46	209.00	75	105.00	104	101.00
47	203.00	76	105.00	105	101.00
48	197.00	77	105.00	106	101.00
49	191.00	78	105.00	107	101.00
50	185.00	79	105.00	108	101.00
51	178.00	80	105.00	109	101.00
52	171.00	81	105.00	110	101.00
53	164.00	82	105.00	111	101.00
54	157.00	83	105.00	112	101.00
55	150.00	84	105.00	113	101.00
56	146.00	85	105.00	114	101.00
57	142.00	86	105.00	115	101.00
58	138.00	87	105.00	116	101.00
59	134.00	88	105.00	117	101.00
60	130.00	89	105.00	118	101.00
61	128.00	90	105.00	119	101.00
62	126.00	91	104.00	120	101.00
63	124.00	92	103.00	121+	101.00

**SN 46-1, Page 3-5****Rider Data Pages:**

Prints Rider information for all riders issued with the policy.

33. Prints effective date of rider.
34. Prints Reinstatement Period of 60 days. The company may revise this Reinstatement Period for future issues within the range of 60 days to 5 years.
35. Prints lapse protection premium expense charge percentages that vary by insured's characteristics and plan details. The company may revise the lapse protection premium expense charge percentages for future issues within the following range: 0% thru 100%.

**SN 46-1, Page 3-6**

- 36. Prints lapse protection target premium that varies by insured's characteristics and plan details. The company may revise the lapse protection target premium for future issues within the following range: 50% thru 500% of the current lapse protection target premium.
- 37. Prints lapse protection monthly policy issue charge for policy based on insured's characteristics and plan details. The company may revise the lapse protection policy issue charge on an annual basis for future issues within the following range: \$0.00 to \$3.00.

**SN 46-1, Page 3-7**

- 38. Prints monthly lapse protection cost of insurance rates that vary by insured's characteristics and plan details. The company may revise the monthly lapse protection cost of insurance rates for future issues within the following range: 0% thru 1,000% of the current lapse protection cost of insurance rates.

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- 39. Prints monthly lapse protection interest rates based on insured's characteristics and plan details. The company may revise the lapse protection interest rates for future issues within the following range: 0-10% annually.

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- 40. Prints the chosen number of units.
- 41. The amount that prints equals the number of chosen units multiplied by \$1000.
- 42. Prints risk class for the rider.
- 43. Prints the following sentence when the policy includes both the Children Term Insurance Rider and the Waiver of Monthly Policy Charge Rider: "An additional annual charge of [\$0.19] per unit is charged for waiver on Your Children Term Insurance Rider."
- 44. Prints rider expiration date.
- 45. Prints amount equal to the face amount that is at a standard or better risk class.
- 46. Prints the date for the annual increase under the rider.
- 47. Prints the multiplier as defined by the rider.
- 48. The company may revise the Maximum Increase Percentage for future issues from the current 20% to a percentage within the following range: 10% thru 40%.
- 49. For standard risk classes, the Maximum Increase Amount is currently \$30,000 at no charge and this amount may be increased by up to an additional \$70,000 at a charge (for a total Maximum Increase Amount of up to \$100,000). Substandard risk classes are currently limited to \$30,000 and a substandard charge applies. The company may revise the Maximum Increase Amount for future issues within the following ranges: Standard issues at no charge and substandard issues: \$30,000 thru \$50,000; total Maximum Increase Amount: \$100,000 thru \$200,000.
- 50. The company may revise the Maximum Lifetime Increase Amount for future issues from the current \$1,000,000, to an amount within the following range: \$1,000,000 thru \$2,000,000.
- 51. This line prints the applicable charge per month.
- 52. The following statement and applicable rider rate charge prints when the Insured is a substandard risk class:  
  
This rider has a rate charge per thousand of Maximum Increase Amount of \$xxx.xx. This charge will automatically end on: [Date].

- 53. Prints rider rates that vary by the insured's characteristics.
- 54. Prints '1.0' if standard or a multiple if substandard.
- 55. Prints the date the Data Pages were printed.